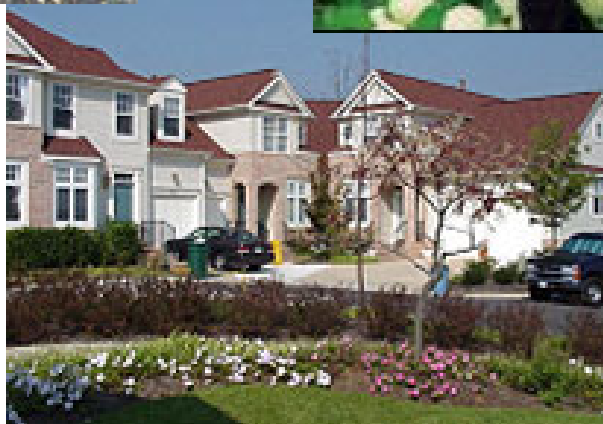
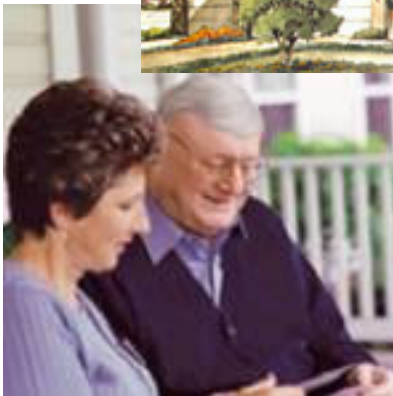




Howard County Senior Housing Master Plan



December 2004



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Executive Summary

Introduction

Over the next 25 years, Howard County's 55 and older population is expected to increase by more than 46,000, rising from 19 to 31 percent of the total population. As a result, there will be significant changes in the County's housing needs as more residents age in place or decide to "downsize" to reduce their homeownership burdens and as more older adults move into the County to be closer to their families.

In recognition of these changing dynamics in the County's housing market, County Executive James Robey and the County Council requested that a Senior Housing Master Plan be developed. Representatives from the departments of Housing and Community Development; Inspections, Licenses and Permits; Planning and Zoning; and Citizen Services, as well as the Commission on Aging, developed a framework of issues and concerns. An Advisory Committee of realtors, developers, community residents and senior and housing advocates was then brought together to help formulate recommended policies and program initiatives that are embodied in the Plan's recommendations.

The Plan presents three goals which are an outgrowth of the County's General Plan 2000:

- Provide housing for older adults within stable and attractive communities through maintenance, renovation and modification of existing homes.
- Produce new housing that meets the needs of older adults while not detracting from the existing neighborhoods.
- Provide affordable and diverse housing to meet the needs of low and moderate income seniors.

Existing Housing

Nearly 70% of the County's older adults want to remain in their homes or nearby. This phenomenon of "aging in place" requires strategies that address both the physical features of housing and the access to services available in the community. The County's Office on Aging provides a range of services to residents who want to remain in their homes, but its resources need to be increased. The Plan also highlights "Naturally Occurring Retirement Communities", or NORCs, which are geographic areas where more than 50% of the residents are 65 years or older. NORCs are found throughout Howard County, with Columbia and Ellicott City having the highest concentrations. These communities should be targets for increasing access to a range of services, including home repair and modifications, transportation and in-home health care.

Along with the County's population, the existing housing stock is also aging. Older adults who have limited mobility often have problems navigating in their own homes and performing home maintenance tasks themselves. In a 2001 survey, seniors frequently indicated the need for assistance with home repairs and home or yard maintenance but had difficulty locating competent professionals. While the

Office on Aging has resources to help, added efforts are needed to gain the assistance of the broad range of community resources – volunteers, homeowners associations and businesses.

The Plan recommends that additional financial and community resources should be brought together to meet home repairs and maintenance needs. The County has adopted universal design guidelines for new construction. The Plan also recommends that these guidelines be promoted and encouraged for inclusion in existing housing units. These would enable more older adults to remain in their homes longer and, if desired, to age in place. Community education about the benefits of universal design must be increased as well.

Another way to utilize existing housing is to encourage the creation of more accessory apartments so that aging parents can live with their children or an older couple can remain in their own home and community by renting to a younger family. The Plan recommends zoning changes to allow larger units.

New Housing

There is a very high demand for Howard County's limited supply of land for new housing. This has contributed to soaring land prices. For three decades, builders have focused on building new units to satisfy the growing population. Almost all of the single-family attached and detached dwellings are large and have two to three floors; most new apartments are garden apartments with no elevators. Most of these units don't serve the needs of older residents. To stimulate the production of senior housing, the County adopted zoning incentives and revised the Adequate Public Facilities Ordinance requirements to create an allocations set-aside of 250 units per year for senior housing. The new units being built for older adults are in Planned Senior Communities or in residential districts by a conditional use for active adults (defined as those who are 55 years or older).

While the housing market is very strong, the vast majority of the units being built for seniors appeal to younger, active adults. Smaller dwellings, favored by many older residents, are not being built.

Therefore, to better address the wide range of needs, there must be greater design diversity. At the same time, since new units will be built in established, older neighborhoods, the design of these developments must be more compatible to be acceptable.



The Plan recommends that zoning regulations be changed to foster better design and greater compatibility by setting additional landscaping requirements, limiting the total building area per acre and limiting building size. Also, new regulations would allow multi-plex construction and allow smaller senior housing developments to have 20 units instead of the current 50. The Department of Planning and Zoning is developing these regulations for approval by the Planning Board and County Council. The Plan recommends the expansion of universal design features and the establishment for a Design Review Panel to review projects for compatibility.

Affordability

Coursing through all of the discussions about housing for older adults was the issue of affordability. Affordability is not an issue limited to a small percentage of older residents. For many residents, it is influenced by the availability of a down payment and other non-housing demands, such as health care expenses. As the prices of new and resold units continue to escalate, fewer units remain affordable to older adults. The affordability of condominium units is further exacerbated by the additional fees.

The Advisory Committee and the Plan recognize that the units most likely to be affordable are the existing ones in older communities. Therefore, preservation and modification of existing units is essential.

The County has supported the construction of rental units for low income seniors and has added zoning requirements for the creation of Moderate Income Housing Units (MIHUs). The MIHU requirements of ten percent can be met on-site, off-site and through repair and renovation of existing homes. However, those seniors whose incomes are closer to the median are also increasingly at risk of being priced out of the County's housing market.

The Plan, therefore, recommends that significant efforts be undertaken to increase the number of affordable units by linking additional allocations to the construction of a greater number of MIHUs, possibly increasing density in exchange for more MIHUs, encouraging the construction of smaller units, acquiring units that are "senior by design" (such as ranchers) and creating a Housing Trust Fund to finance construction or modification of dwelling units.

Conclusion

The need to preserve and create housing for the County's older adults is becoming more profound. High land prices, as well as the older adults' declining mobility, health and resources have made it more difficult for many seniors to find housing that meets their various needs. Since the vast majority of older adults wish to remain in or near their current homes, added attention must be given to the existing housing so that people can age in place. At the same time, while the percentage of seniors will also grow, new housing must be created which is accessible and affordable.

This Senior Housing Master Plan identifies key housing issues that face the County as its population ages. While it makes specific recommendations to be implemented over the next two years, the Plan clearly recognizes that these are dynamic issues that must be periodically revisited to ensure that older adults who want to live in Howard County have that opportunity. The implementation of the Plan's recommendations will take a concerted effort by the County government, citizens, advocates and those in the private sector who support the provision of affordable housing for older adults in Howard County.

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Chapter 1: INTRODUCTION

Howard County's population is aging. Over the next 25 years, the County's over-55 age group is predicted to increase by more than 46,000 people, rising from 19 to 31 percent of the population. At the same time, the number of County residents aged 20 to 54 is expected to remain relatively level, at about 140,000 persons, while decreasing from 52 percent to 44 percent of the County's population. This trend mirrors similar changes throughout the region and nation.

The shift to an older population will affect every area of County life and County government programs and policies. This report examines just one key area that will be affected by the increasing age of the County's population: the housing stock and future housing demands.

This plan is an initial look at the housing supply and needs of older adults. Because population projections are uncertain and the senior housing market is dynamic and changing, the Senior Housing Master Plan will need to be revisited periodically. This periodic review will evaluate the effectiveness of the Plan's strategies in light of new market conditions and demographic data.

Howard County Population by Age, 2000 - 2030							
Age	2000	2005	2010	2015	2020	2025	2030
0-4	18,248	18,481	18,337	20,228	21,775	21,261	19,993
5-19	55,837	62,673	64,744	62,161	61,208	61,347	62,829
20-44	96,212	97,914	98,102	100,781	104,479	106,031	103,360
45-54	38,322	42,782	49,095	49,170	42,596	35,648	36,077
55-64	20,755	28,234	33,147	36,490	41,391	40,861	35,402
65-74	10,370	13,201	18,337	24,617	28,541	30,935	35,056
75-84	5,955	7,107	8,232	10,167	13,698	17,631	20,050
85+	2,143	3,009	3,836	4,486	5,012	5,786	7,243
TOTAL	247,842	273,401	293,830	308,100	318,700	319,500	320,010
0-4	7%	7%	6%	7%	7%	7%	6%
5-19	23%	23%	22%	20%	19%	19%	20%
20-44	39%	36%	33%	33%	33%	33%	32%
45-54	15%	16%	17%	16%	13%	11%	11%
55-64	8%	10%	11%	12%	13%	13%	11%
65-74	4%	5%	6%	8%	9%	10%	11%
75-84	2%	3%	3%	3%	4%	6%	6%
85+	1%	1%	1%	1%	2%	2%	2%
TOTAL	100%	100%	100%	100%	100%	100%	100%
Source: U.S Census Bureau, Projections from MDP based on Round 6A							

PURPOSE

The aging of the population is producing changes in the County's housing needs. Most of Howard County's housing was built since 1970 and designed primarily for families with children, reflecting market demands during the County's rapid growth as a suburban community. Although many "empty nesters" or retirees continue to live in the houses in which they raised their families, the changing demographics are producing a greater need for housing developments or individual units designed for older adults.

The terms "older adults" and "seniors" are used interchangeably in this report to refer to persons 55 years of age and older. This is not intended to imply that this is a homogeneous population. The over-55 population includes persons still in the workforce as well as retirees, adults in full health as well as frail elderly. Many prefer to remain in their homes, while others look for new housing with single-level living areas and lower maintenance needs. Some seniors seek out "active adult" housing developments that are restricted to persons older than 55. Seniors with health or mobility limitations may need units accessible for wheelchairs and walkers and with in-home assistance or health care.

If Howard County's housing stock does not evolve to meet the needs of an older population, the County will lose more of its long-time residents as they age and are compelled to look for housing opportunities in other communities. County policies need to encourage the 55+ population to remain in Howard County. If this population is lost, the County loses family and community ties, and the energy that fuels many volunteer-based organizations. It also loses an important part of its tax base and other assets derived from the experience, diversity and stability of older persons.



The development industry is already responding to a changing market caused by the housing choices of an older population. During the past 15 years, the County has seen an increasing number of active adult housing developments, senior apartment buildings and assisted living facilities. However, County regulations and policies must encourage increased diversity in new housing products and modifications that make the existing housing stock suitable for older residents.

This report examines County regulations, programs and policies to determine how the County can support older adults who want to

age in place by encouraging development of housing that can meet their needs. The recommended actions will require partnerships between the County and financial institutions, developers, community organizations, businesses and citizens.

PLANNING GOALS

The goal of this plan is to ensure an adequate supply of safe, decent and affordable housing for all of the older adult citizens in Howard County.

This goal is an outgrowth of Howard County's General Plan 2000, the County's blueprint for the future, which was adopted in November 2000. The main sections of this report reflect three areas in which the General Plan establishes policies affecting the County's housing stock. These three areas are examined in more detail below with regard to housing for older adults.

Existing Housing

Goal: *Provide housing for older adults within stable, attractive communities through maintenance, renovation and modification of existing homes.*

A key finding of the 2000 General Plan was that the County was approaching build-out of its available land. The limited supply of raw land remaining in the County has required a major shift in the County's planning. Community planning, the conservation of existing neighborhoods, redevelopment of under-used land and careful shaping of infill development has moved to the forefront of the County's planning.



The volume of existing housing compared to the limited supply of undeveloped land means that most Howard Countians, including the senior population, will live in housing built prior to 2000. This report examines how the renovation of existing housing stock within established neighborhoods can meet the needs of older residents.

Construction of New Housing

Goal: *Produce new housing that meets the needs of older adults and enhances existing neighborhoods.*

The General Plan noted that a number of different types of senior housing products were being seen in the market, but the County's zoning regulations did not reflect the market conditions. The Plan included the following policy with recommended actions:

General Plan 2000 Policy 4.3: Ensure an adequate housing supply for the elderly, disabled and special populations.

<i>Active Senior Housing:</i>	<i>Amend the Zoning Regulations to better distinguish and accommodate active senior, congregate independent and assisted living developments.</i>
<i>Senior Housing in the West:</i>	<i>Review the elderly housing special exception (conditional use) to determine the most suitable criteria and requirements for this special exception use in the Rural Conservation and Rural Residential Districts and, if necessary, amend regulations as appropriate.</i>
<i>Universal Design:</i>	<i>Develop programs that encourage or require builders to use universal design concepts in new housing and in substantially renovated housing.</i>

In response to the General Plan, zoning regulations for active senior housing were amended in 2001 (Council Bill 11-2001). The need for these revised regulations was immediately evident in the development proposals submitted even as the regulations were still in the public hearing process. Since their adoption, nine active adult housing developments have been built, with a total of 831 dwellings. More than an additional 2,000 units have been approved but are not yet built. This plan discusses the County's zoning regulations and growth management regulations, and the next steps that need to be taken.

Affordability

Goal: *Provide affordable and diverse housing to meet the needs of the senior population.*

The General Plan 2000 pointed to the continuing challenge of providing sufficient affordable housing. Howard County is a desirable place to live with a market demand that results in high prices for homes. This fact makes housing affordability a challenge for many, especially for retired persons with fixed incomes. This plan examines the options available to increase the supply of affordable homes for older adults.

KEY CONCEPTS

Two concepts are of pervasive importance to each of the three areas identified above. These concepts, the provision of services and universal design, are incorporated into each section of this report.

Provision of Services

Goal: *Provide adequate and convenient access to services for all of the County's older adult residents.*

Appropriate housing cannot exist without needed services – retail and service businesses, medical and health care services, transportation, recreation, cultural and religious activities and others.

Seniors with good health and adequate incomes will find the services they need, driving longer distances or paying higher costs if needed. Seniors with limited mobility, health problems or limited incomes will have greater difficulty obtaining services and are more likely to experience declining health or diminished quality of life. If essential services are not available within their community, seniors may need to be uprooted.

This plan focuses on housing and does not evaluate availability of services or identify gaps. Other studies have documented these. However, it does point to the need for coordination of services and housing.

Universal Design

Goal:	<i>Create new housing using universal design principles and modify existing housing to incorporate as many elements of universal design as possible.</i>
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Definition:	<i>Universal design is the design of products and environments to be usable by all people, to the greatest extent possible, without the need for adaptation or specialized design. The intent of universal design is to simplify life for everyone by making products, communications, and the built environment more usable by as many people as possible at little or no extra cost. Universal design benefits people of all ages and abilities.</i>
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General Plan 2000 recognized the importance of universal design in housing designed for older adults. Since 2001, the County Zoning Regulations have required that all new age-restricted housing units incorporate elements of universal design. Guidelines were adopted which identify desirable and customized items to be included.

Universal design elements include entrances without steps, single-level living areas, doorways and corridors wide enough for walkers and wheelchairs, lever handles on doors and faucets, grab bars in bathrooms, and kitchens and bathrooms with adequate room for maneuvering wheelchairs.

These features make a home accessible and livable for those with physical limitations. Universal design features allow homeowners to remain in their home if increasing age or injury results in limited mobility (temporary or permanent); they provide housing accessible to all potential homebuyers, including those who have family members with limited mobility; they enhance resale value, and they allow a home to be visited by guests of different abilities.

Universal design features, or the potential for these elements, can be incorporated into most new homes with little increased cost. Modification of older homes is more difficult but often can enable aging homeowners who wish to remain in their homes to do so at less cost than buying a new residence.



PLANNING PROCESS

The need for a Senior Housing Master Plan was raised during public hearings on the 2004 Comprehensive Zoning Plan. As zoning amendments concerning senior housing were discussed, it became evident that other planning tools were needed to address the demand for new housing for older adults while maintaining stable communities. Additionally, the County Office of Aging saw an increased need to support and assist seniors who wanted to age in place.

In late 2003, County staff began meeting to develop this plan. The workgroup included representatives from the Commission on Aging, the Office on Aging, the Department of Planning and Zoning, the Department of Housing and Community Development and the Department of Inspections, Licenses and Permits. The staff workgroup found that the issues needing to be addressed went beyond the development regulations for new housing. The County's housing stock, existing and future, needed to be evaluated in light of major demographic changes and the scarcity of land available for new construction.

The issues, questions and data generated by the staff workgroup were presented to an Advisory Committee formed of representatives from the community, development industry and organizations representing seniors. The Advisory Committee met six times during the spring and summer of 2004 for study and discussion, eventually dividing into three subgroups to develop recommendations related to existing housing, new construction and affordability. The Committee's recommendations are reported in this plan.

Chapter 2: EXISTING HOUSING

Goal: *Provide housing for older adults within stable, attractive communities through maintenance, renovation and modification of existing homes.*

BACKGROUND

New housing designed and built for older adults provides only a small portion of the housing occupied by seniors. The existing housing stock, most of which was designed for younger families, will need to provide the housing for most of the County's senior residents.

At the end of 2003, the County had 1,866 housing units in senior apartments or age-restricted (55+) active adult developments. In addition, assisted living facilities, nursing homes and a continuing care community provided 2,248 beds. By contrast, the County's total housing stock was 97,782 units.

The County is expected to have more than 50,000 persons 55 or older by 2005. Housing construction in the County is limited by growth management regulations to about 1,750 units per year. This includes an allocation of 250 units for age-restricted housing. Even if a substantial portion of the new housing is designed for seniors, it will accommodate only a small portion of the senior population. Most seniors will continue to live in an increasing percentage of the existing housing.

SENIOR HOUSING COMMUNITIES, DECEMBER 2003			
# of Housing Communities	Type of Housing Community	Number of Housing Units	Number of Beds
8	55+ active adult communities (purchase)	675	
1	55+ active adult community (rental)	156	
4	Independent Living: subsidized, low-income apartments	446	
5	Independent Living: moderate-income apartments	476	
2	Retirement communities	110	
1	Life care community		294
7	Large assisted living facilities		827
81	Small assisted living facilities		594
2	Nursing homes		533

TYPES OF SENIOR HOUSING COMMUNITIES

Age-restricted Adult Housing: A development of independent dwelling units with full kitchens that is designed for and restricted to households having at least one member who is 55 years of age or older.

Age-restricted adult housing may include related facilities or services for residents, such as social, recreational or educational facilities and housekeeping, security, transportation or personal services. (Source: Howard County Zoning Regulations)



Independent Living: Apartment buildings providing housing for older adults and disabled individuals able to perform all of their own activities of daily living. Services are not provided within these buildings but may be brought into the building to enable individuals to age in place.

Continuing Care Retirement Communities (CCRC): Also known as Life Care Communities, these offer independent living facilities as well as assisted living units (see below) and skilled nursing care. (Source: Maryland Department of Aging)

Assisted Living: A program that provides housing and supportive services, supervision, personalized assistance, health-related services, or a combination of these services to meet the needs of residents who are unable to perform, or who need assistance in performing the activities of daily living. (Source: Code of Maryland Regulations for Assisted Living)



Nursing Facility: A facility offering non-acute inpatient care to patients suffering from a disease, condition, disability or advanced age, or terminal disease requiring maximal nursing care without continuous hospital services and who require medical

services and nursing services rendered by or under the supervision of a licensed nurse. (Source: Code of Maryland Regulations for Comprehensive Care and Extended Care Facilities)

AGING IN PLACE

“Aging in place” refers to the ability to remain in one’s home or neighborhood as long as possible. Surveys consistently show that most seniors prefer to stay in their familiar homes and neighborhoods. Developing and supporting programs that allow residents to age in place is good public policy for Howard County. Such programs will enable more of the County’s long-term residents to remain in the County, support the County’s senior population, and provide for the continued use and maintenance of the County’s existing housing as the population grows older.

Most of the County’s over-55 residents are homeowners, often living in homes with multiple levels and large yards. When older homeowners have physical limitations, home modifications and resources available in the community can make the difference between staying in a familiar home and

neighborhood or moving. In order to help people age in places of their choice, strategies must be developed to address both the physical features of housing and the services available in the community.

In 2001, the Office on Aging, in the County's Department of Citizen Services, launched an Aging in Place program to find creative ways to enable seniors to stay in the environment that they choose - to stay in an existing home, to bring services into the home, or to move to the place that they choose. The program provides:

- Home visits and assessments by an occupational therapist or retrofit specialist to help senior homeowners determine the modifications that can be made to their homes to ease living with physical limitations.
- Assistance finding and contracting with a contractor for home repairs or modification.
- Grants to cover the cost of labor and materials for repairs and modifications (funded with Community Development Block Grant funds) for low- or moderate-income homeowners, both seniors and those with disabilities.
- A partnership between the Office on Aging and Rebuilding Together, (previously, Christmas in April) a community volunteer organization that does home repairs and modifications funded through the block grant.
- Referrals to sources providing in-home health care and assistance, including a partnership with a service provider that uses sliding scale fees based on income.



Housing needs vary based upon the service needs of the older resident. Design features, location and access to services help determine where seniors can age in place or what is needed in new housing.

- *70% of the County's older adults want to remain in their home or nearby*
- *49% of those 60 and over express a need for home repairs*
- *A small percentage report the need for home modifications to accommodate physical limitations; the greatest need is in Western Howard County*

Various Service Needs That Affect Housing	
Independent Senior Service Needs	<ul style="list-style-type: none"> • Emphasis on active, healthy aging
	<ul style="list-style-type: none"> • Access to community (sidewalks, near roads, retail, etc.)
	<ul style="list-style-type: none"> • Periodic assistance with home maintenance
	<ul style="list-style-type: none"> • Access to information
	<ul style="list-style-type: none"> • Family caregiver resources
	<ul style="list-style-type: none"> • Senior Center users
	<ul style="list-style-type: none"> • Periodic need for specialized transportation
	<ul style="list-style-type: none"> • Specific needs related to a distinct culture and/or language
Moderately Independent Service Needs	<ul style="list-style-type: none"> • Access to community
	<ul style="list-style-type: none"> • Modification to existing homes
	<ul style="list-style-type: none"> • Assistance with home maintenance
	<ul style="list-style-type: none"> • Access to information
	<ul style="list-style-type: none"> • Family caregiver resources
	<ul style="list-style-type: none"> • Easy access to health care
	<ul style="list-style-type: none"> • Periodic need for in-home services (personal care, household chores, respite, etc.) and specialized transportation
	<ul style="list-style-type: none"> • Senior Center users
Frail, Dependent Service Needs	<ul style="list-style-type: none"> • Frequent need for in-home services (personal care, household chores, respite, etc.)
	<ul style="list-style-type: none"> • Alternate residential settings (assisted living, nursing home)
	<ul style="list-style-type: none"> • Modification to existing homes
	<ul style="list-style-type: none"> • Senior Center Plus or adult day care
	<ul style="list-style-type: none"> • Support system in place (including family informal and/or formal services)
	<ul style="list-style-type: none"> • Frequent access to health care
	<ul style="list-style-type: none"> • Specialized transportation
	<ul style="list-style-type: none"> • Specific needs related to a distinct culture and/or language

NEIGHBORHOOD CYCLES AND NORCS

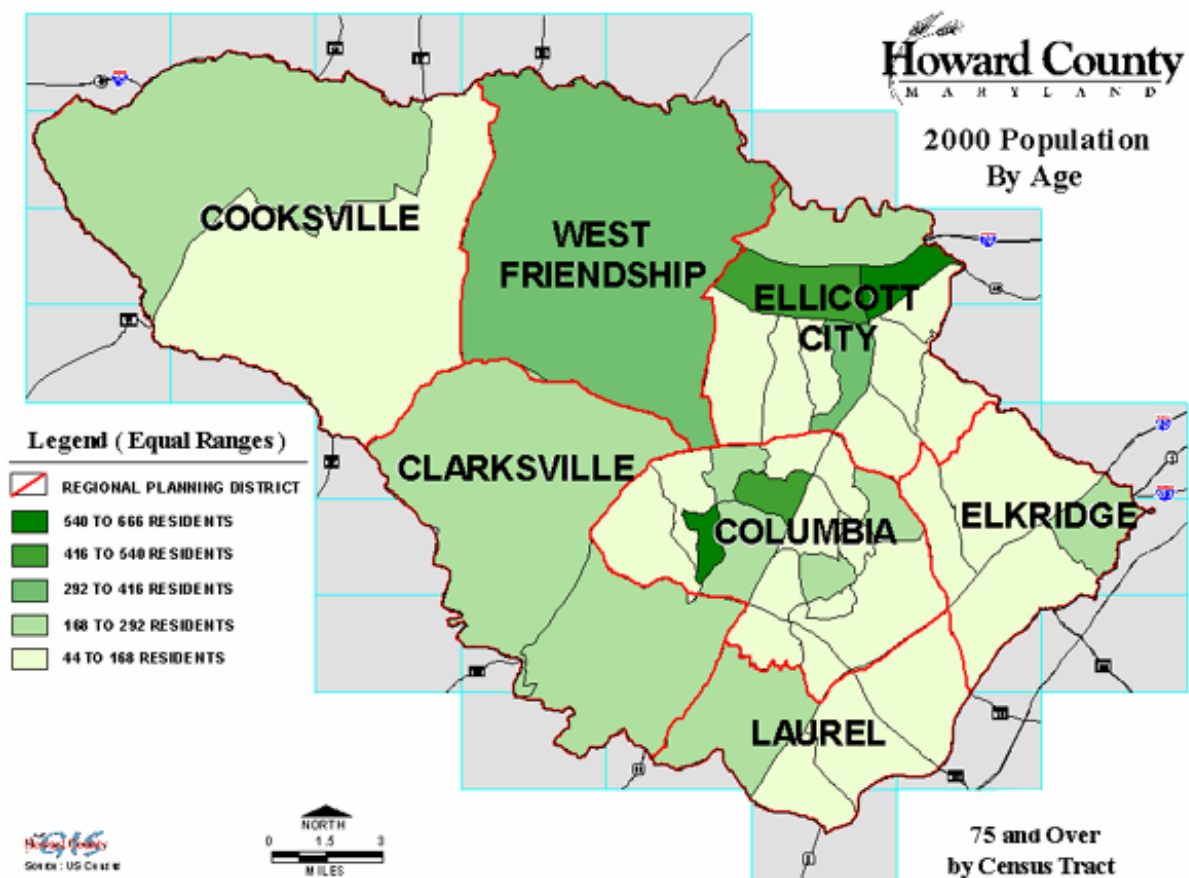
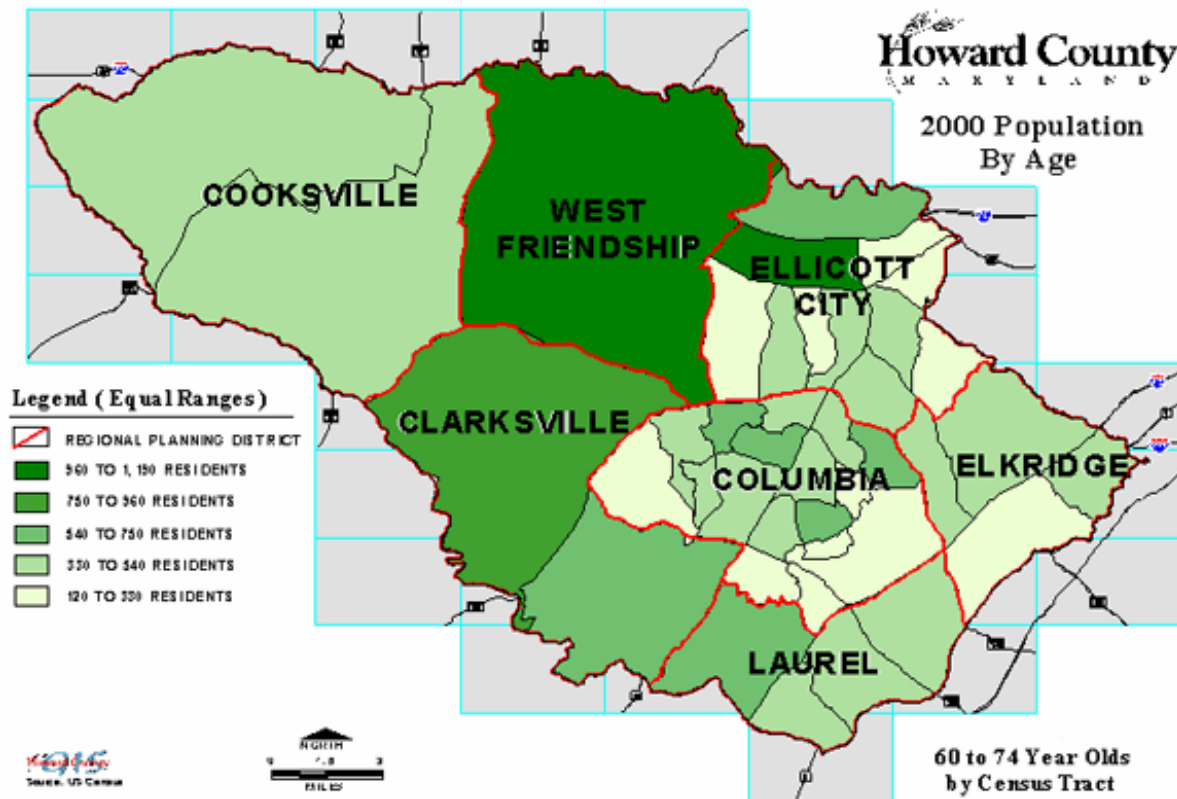
Neighborhoods have natural cycles that correspond to the age or stage in life of its homeowners. Most Howard County neighborhoods of single-family detached homes were originally settled by young families. The aging of Howard County's subdivisions is producing many neighborhoods with a high proportion of senior residents. A term being used to identify similar communities throughout the country is Naturally Occurring Retirement Communities or NORCs. A "NORC" has been defined as "Seniors living independently residing in a facility or geographic area where more than 50% of the residents are over age 65." Over time, these neighborhoods often cycle back to being home to young families.



Although the senior population is distributed throughout the County, several areas show especially high concentrations. Data from the 2000 Census indicate that the Ellicott City region, older villages of Columbia, and the West Friendship and Clarksville areas of western Howard County have relatively high concentrations of residents 65 or older. NORCs are likely to be found in these areas, as well as in communities along the Route 1 corridor. These natural concentrations of seniors can provide focal points for services such as transportation, home repair and modifications, and in-home health services. Understanding NORCs

assists in implementing the recommendations for referral and information to connect older residents with the resources available in the community.

- *Nationally, 27% of seniors living independently reside in a facility or geographic area where more than 50% of the residents are over 65. This is referred to as a Naturally Occurring Retirement Community (NORC)*
- *NORCs exist throughout Howard County*
- *This "Aging in Place" will affect housing needs*



HOME REPAIR AND MAINTENANCE

The existing housing stock is aging. Older adults who have limited mobility will have increased problems performing home maintenance tasks themselves. As costs increase and seniors' incomes remain stable, some will have more difficulty paying for maintenance and repairs. The seniors who have fewer housing choices due to limited incomes are most likely to remain in older homes that will need maintenance and repairs.

In a 2001 survey of senior County residents, the need for assistance with home repairs and home or yard maintenance was frequently mentioned, particularly in finding and selecting contractors. It is especially difficult to find professionals to take on small jobs needed for individual home maintenance. Some older homeowners also need help with the process of contracting with a handyman or contractor. Older homeowners might be accustomed to doing these jobs themselves or may be faced with the need to take on tasks that a disabled or deceased spouse did in the past.



The Office on Aging has limited resources to help seniors get home repair work done and, in some cases, to help finance the repairs. With resources available in the community –volunteers, service and faith organizations, homeowners and community associations – the potential exists to multiply these services.

As the County's existing housing ages, more resources will need to be dedicated to maintaining homes so that value is retained and communities remain stable. Older adults should have the choice to age in place in a decent, desirable environment. This requires a commitment to expanding home repair and maintenance services, resources and opportunities.

Renovation and Modification

Much of the existing housing does not provide safe and easy movement or access for those with physical limitations. In many cases modifications are necessary if these homes are to be appropriate for older persons. Some modifications are limited and relatively inexpensive, such as constructing sidewalks and ramps for access, widening doorways and corridors, replacing door handles, or adding grab bars to bathrooms. Other more complex options include creating a complete living unit on one level by adding rooms or installing a bathroom, installing elevators, or remodeling kitchens to be usable by those in wheelchairs. Modifications can be quite expensive and some home designs provide very limited options.

The community resources needed to assist homeowners with modifications that allow aging in place are limited. The Office on Aging provides home visits, assessment and, in some cases, financial assistance in modifying houses to allow aging in place. In addition, the National Association of Homebuilders has begun to certify contractors as "Certified Aging in Place (CAP) Specialists". Contractors attend three days of training and take continuing education courses to receive the certification. The program is small (about 300 have been certified nationwide) but its expansion holds promise for addressing the challenges of using the existing housing stock for an older population.

Universal design principles provide valuable guidance in home renovation to allow aging in place. Homeowners do not need to wait until they are elderly or have limited mobility before incorporating universal design features into their home renovations. Community education about the benefits of universal design may encourage young, middle-aged or active senior homeowners to use these principles when designing additions or undertaking renovations. A housing stock with more universal design features will increase options for many County residents or potential residents, especially for elderly persons.

Accessory Apartments

Accessory apartments are one option for making existing single-family homes more usable for an older population. Accessory apartments can be created by converting part of a home into an apartment or by building an addition to a home to accommodate an apartment. Senior homeowners may create an accessory apartment within their home to live in themselves, while younger family members live in the remainder of the house. Senior homeowners may also create an apartment and rent it for additional income or have a younger family member live in the apartment, providing support and companionship. Middle-aged homeowners may create an accessory apartment as a home for an aging parent or relative.

The Zoning Regulations allow accessory apartments to be created in single-family detached homes in most residential districts, with approval of a building permit, provided the house is owner-occupied, the accessory apartment is no larger than 800 square feet in floor area, and the accessory apartment takes up no more than one-third of the floor area of the dwelling. An apartment larger than these limits can be approved as a conditional use.

The Zoning Regulations have allowed accessory apartments by right since 1993. Given the County's need to diversify its housing stock for a changing population and given the size of many of the County's single-family homes, the size limit of 800 square feet may no longer be appropriate and may need to be enlarged.

Assisted Living, Nursing Facilities and Community-Based Services

In 2004, Howard County had 88 assisted living facilities and two nursing homes that together provided 1,954 beds. One continuing care community provides independent living units as well as assisted living and nursing care and has an additional 294 beds.



In early 2004, the large assisted living facilities in the County, ranging in size from about 50 to almost 300 beds, were 87 percent occupied while the small facilities, accommodating from four to 16 seniors, were at 73 percent of capacity. One of the nursing homes was at 92 percent of capacity.

Based on the number of available beds, the supply of assisted living and nursing care beds appears to be sufficient at this time. However, low- and moderate-income seniors who would benefit from an assisted living facility are not always able to afford these homes. The Office on Aging administers funds provided by both the State and County to help make assisted living facilities affordable for low-

income seniors. (Howard County is one of the few Counties in Maryland that contributes County funds to supplement the State subsidy.) The available funds do not meet the current need, based on the number of applications made to the Office on Aging. The unmet need for assisted living placement among low- and moderate-income seniors should be monitored as the senior population increases.

Maryland's Older Adult Medicaid Waiver provided an alternative to Medicaid-funded nursing home care for seniors. The Waiver allowed funds to be used for home modifications and in-home care or for placement in an assisted living facility for persons who would otherwise have no alternative to nursing home care. At this time, Maryland is not funding this program for new applicants. Expanded funding should be advocated to provide seniors with alternatives to nursing home care.

PROGRAM AND POLICY RECOMMENDATIONS

The County's existing housing will remain key in meeting the housing needs of older adults. Additional efforts are needed to ensure that units are designed to help people age in place. For most of the recommended actions in this section, the Office on Aging will have primary responsibility for coordination and implementation. In a few areas, the Departments of Inspections, Licenses and Permits or Planning and Zoning will be the lead agency.

Care and Modification of Existing Homes

Goal: *Ensure that senior homeowners have resources, knowledge and capability to secure adequate and appropriate home repair, maintenance, renovation and modification.*

Short Term Recommendations – One to Two Years

1. Expand the Office on Aging's capacity to provide consultation and guidance to senior homeowners, assisting them to identify the needed scope of work, determine appropriate contractors or other sources, and contract for home repair, maintenance, renovation or modification. Seek partnerships with community and volunteer organizations to provide this help.
2. Work with homeowners associations, community groups, government agencies, real estate specialists, contractors, service organizations, faith organizations, the Chamber of Commerce, business associations and other partners to educate the community about home repair and maintenance needs, strategies and resources.
 - a. Continue to develop the partnership between the Columbia Association and the Office on Aging that provides home repair and outside maintenance services to older Columbia homeowners.
 - b. Consider creating, maintaining and disseminating a list of individuals or businesses able to provide home maintenance and repair and lawn/landscape maintenance.
 - c. Develop a "tip sheet" on how to contract for services, with assistance from the Office of Consumer Affairs.

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- d. Provide information to the community about public and private sector resources and consumer education materials, using mailings, Web sites, community meetings and other means.
 3. Identify funding to assist seniors with home repair and renovation, including options not currently used in the County, such as reverse mortgages and tax credits.
 4. Consider developing and disseminating a list of contractors able to provide home renovation and modification work using universal design principles.
 5. Conduct an educational campaign for consumers promoting universal design in home renovation, remodeling and expansion projects. Emphasize the benefits of universal design for all homeowners, not only those with mobility limitations.
 6. Promote an increase in the number of local Certified Aging in Place Specialists qualified by the National Association of Home Builders and work with local builders and contractors to publicize this resource.
 7. Develop partnerships with home centers and hardware stores to conduct clinics on home repair and modification targeted to seniors. Promote these clinics in the older adult community and with family caregivers.
 8. Increase the knowledge of home modification and repair by the Department of Inspections, Licenses, and Permits (DILP), the Department of Housing and Community Development (DHCD) and the Office on Aging.
 - a. In winter months, use DILP housing inspectors to offer “how to” workshops for a consumer audience.
 - b. Use Office on Aging Home Modification and Repair staff to train DILP and DHCD staff on aging in place strategies that involve housing modifications.
 9. Increase the size of accessory apartments allowed by right within owner-occupied, single-family detached dwellings by removing the 800 square foot limit on floor area. For smaller detached houses, consider increasing the maximum size of the accessory apartment from one-third to 40 percent of the floor area of the dwelling.
 10. Streamline procedures for approving building permits for renovations, repair and modification. Install a computer system in the DILP that will enable citizens to obtain a building permit on line.

Mid-Term Recommendations - Three to Five Years

1. Develop partnerships and funding to sustain activities described in short term recommendations.
2. Identify and propose incentives, such as property tax credits or abatements, for renovations that meet universal design standards.

Assisted Living, Nursing Facilities and Community-Based Services

Mid to Long Term Recommendations - Three to Eight Years

1. Assess whether there are sufficient assisted living facilities in the community.
2. Survey assisted living facilities and other sources to assess the need for affordable assisted living facilities. Maintain advocacy for public funds and other sources that would allow access to Assisted Living Facilities by seniors of low or moderate income.
3. Maintain advocacy for public funding for the Medicaid Waiver for Older Adults program to support community-based living.

Chapter 3: NEW HOUSING

Goal: *The production of new housing that meets the needs of older adults and enhances existing neighborhoods.*

BACKGROUND

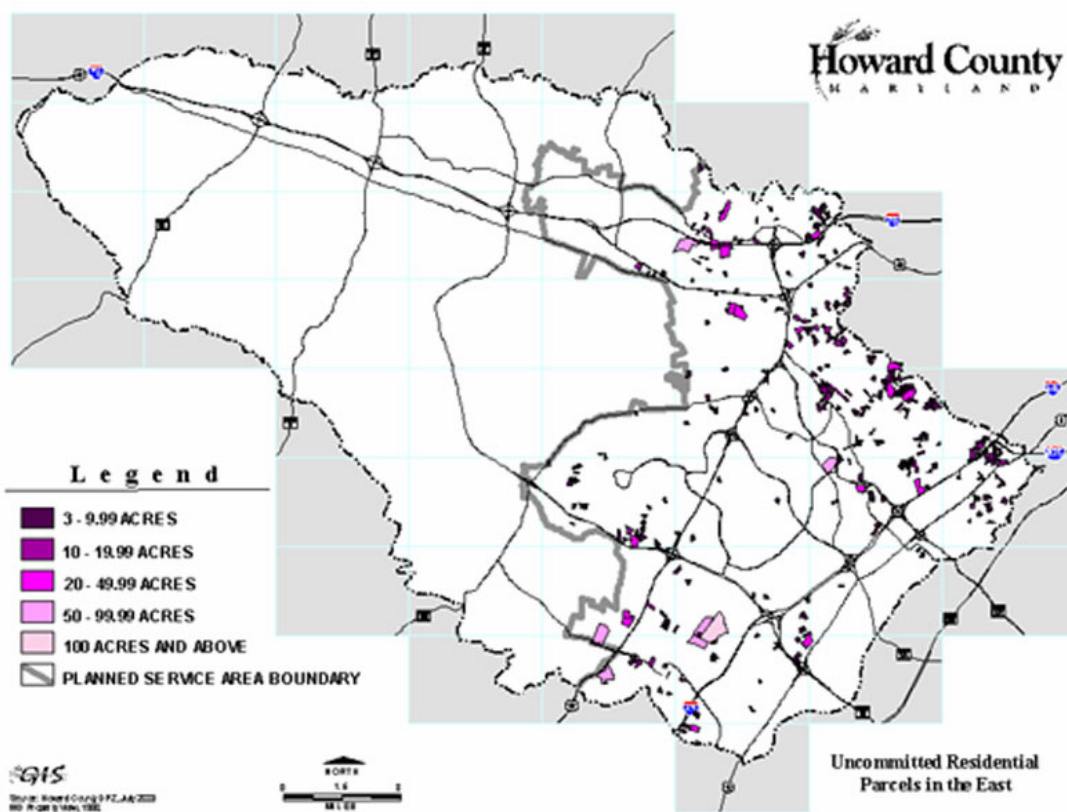
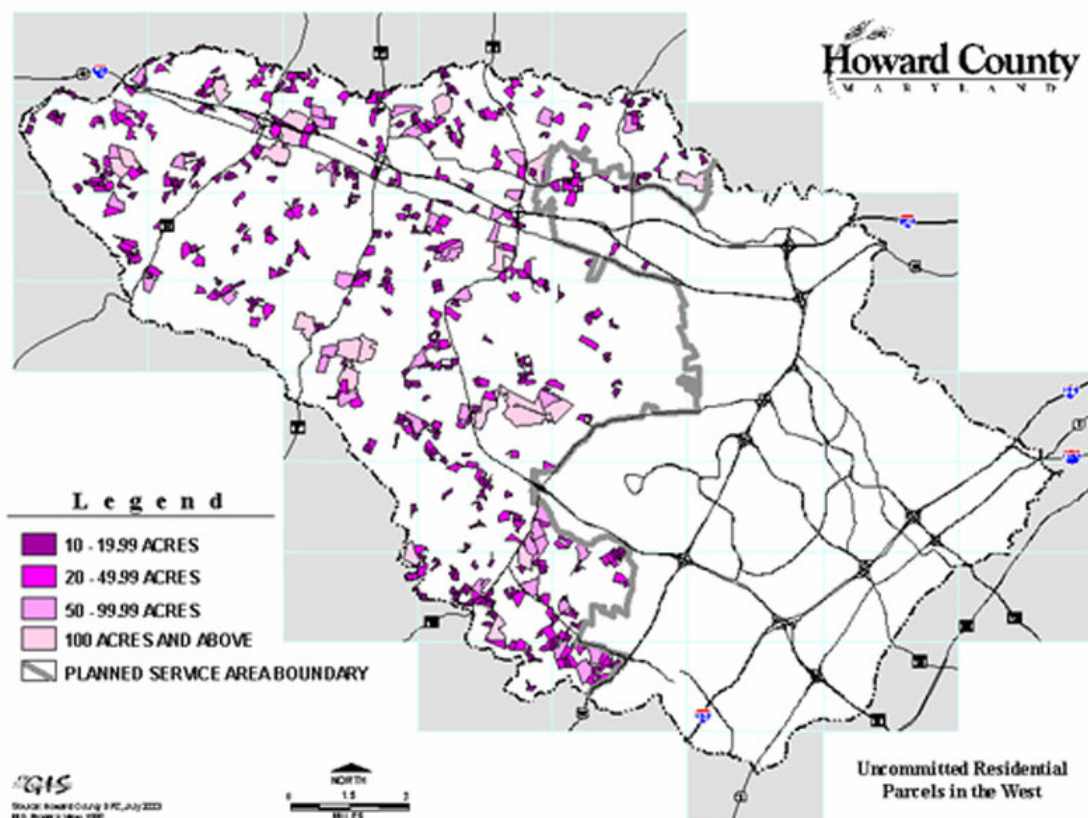
Howard County has a limited supply of land remaining for new development. The demand for housing in the County is high; most types of housing built will sell without difficulty. It is important that the limited land resources be used to provide housing that will meet the needs of the population and enhance the County's existing communities.



Most housing being produced for older adults is built under the zoning provisions for active adult housing. In addition, a small amount of senior housing is being produced within zoning districts allowing multifamily development. At least two housing developments in the County are “senior by design”; having no legal restrictions limiting it to older adults, but the units are designed for and being purchased by this population.

Howard County remains a hot housing market for families. Although an increasing number of housing units are designed for older adults, much of the new housing being built is still the large, multi-level product. Almost all of the single-family detached and attached (townhouse) dwellings being built have two to three floors and are not designed to be easily accessible, except for the small proportion of attached dwellings in active adult communities. Most new apartment developments are garden apartments without elevators and provide few units accessible to persons with limited mobility. Given the expected increase in the older population, should the County be doing more to encourage a greater percentage of new housing to be designed for seniors or guide the type of senior housing being built? This section reviews the current regulations and recommends a number of changes.

USE & OCCUPANCY PERMITS BY UNIT			
Year	Single-family Detached	Single-family Attached	Apartment
10/00 to 09/01	1346	379	179
10/01 to 09/02	1011	367	573
10/02 to 09/03	940	235	222



CURRENT REGULATIONS

As indicated on the preceding maps, the amount of land available for new housing in the east is rapidly diminishing. And, while it may look like land is available in the west, larger scale development is limited, in part, by the availability of water and absence of sewer service. County regulations influence the amount and type of housing built for seniors in two primary ways:

Growth Management System

The County's growth management regulations establish a housing allocation system that limits the total number of new units entering the development pipeline in the County to about 1,750 per year. Each year, the County Council establishes the exact number of allocations to be issued. Within these totals, the Adequate Public Facilities Ordinance directs development to areas with school capacity.

Housing for seniors is encouraged through a set-aside of 250 units per year out of the allowed allocations. As developers submit proposed housing developments to the County, they are placed in line in the order they were approved to receive the available housing allocations. Senior housing, up to 250 units per year, is given immediate approval. After the 250-unit set-aside is used, plans for senior housing must compete for allocations with other submissions, although these plans still have an advantage in that they can be built in areas where the County schools are over capacity.

Zoning Regulations

Since adoption of the 2000 General Plan, several provisions have been added to the Zoning Regulations to encourage new age-restricted housing (housing for households with at least one member who is 55 years of age or older and no permanent household members less than 18 years of age). The new regulations recognize the lesser impacts of senior housing on a community due to the smaller average household size and the lack of school-age residents. All age-restricted development must incorporate universal design elements, must provide at least ten percent of the units as Moderate Income Housing Units, and must be subject to legal restrictions limiting the units to sale or rental by older adults.

Zoning Regulations for Age-Restricted Housing are:

- *Age-restricted housing is allowed in residential zoning districts as a conditional use. The use allows detached, attached and apartment units at a greater density than the underlying zoning. In most districts, the conditional use allows about twice the number of dwellings permitted without the conditional use. Conditional use requirements include perimeter setbacks, at least 35 percent open space and provision of indoor community space.*
- *The PSC (Planned Senior Community) District allows age-restricted housing, assisted living facilities and nursing homes. The PSC District is a floating district that allows moderate-density development (8 units per net acre) on sites large enough to accommodate at least 50 dwelling units.*
- *Two districts, the POR (Planned Office Research) and CCT (Community Center Transition), allow office and institutional uses as well as age-restricted adult housing. Housing that is not age-restricted is not permitted in these districts. Several senior housing apartment developments have been built on POR land in response to the greater demand for housing than for new office space in the County.*
- *The R-SI (Residential – Senior Institutional) District allows high-density age-restricted development (25 units per acre) as well as assisted living and nursing homes.*

Design Diversity

Builders of “active adult” housing have found a ready market for their products in Howard County. They report that many seniors do not want a home much smaller than the one in which they raised their family, but they do want a home that offers more amenities and a complete living unit on one floor with non-essential living space on other levels. They look for units with less maintenance and more services. Condominium communities that require no maintenance by the homeowners, even if the homes are detached, are most popular.

Howard County has a strong market for new housing, but the number of new housing units that can be built is limited by land availability and the restrictions on allocations under the Adequate Public Facility regulations. The combination of high demand and limited supply results in high market values. The attached, condominium housing units being built in active adult (55+) developments are generally large and quite expensive, often in the range of \$400,000-\$500,000 per unit.

The active adult housing that is being built and successfully marketed in the County cannot meet the needs of all of the County’s seniors. These units appeal primarily to younger seniors and are not affordable for most County residents.

They do not provide the housing desired by seniors who want single-level homes with low maintenance but prefer not to live in age-restricted communities. The County also has limited housing suitable for older seniors who can live independently and have assets that will allow them to buy a home but prefer a much smaller condominium unit than those currently being built.



The recommendations listed at the end of this chapter include potential revisions to the zoning and growth management requirements that would allow more senior housing units to be built, encourage more diversity in the size of these units and support the construction of senior housing within existing neighborhoods in a compatible manner. Affordability is discussed in more detail in the last chapter.

Design Compatibility

Many of the remaining undeveloped parcels with residential zoning are small and surrounded by established neighborhoods. Sites of five acres or less have potential to provide an important resource for aging in place. If used for age-restricted housing or small assisted living facilities, these sites allow older residents to find new housing within their community or neighborhood and provide options for older adults who would prefer not to live in communities limited to older adults.

As raw land becomes scarce, redevelopment is becoming more economically attractive. Already, one active adult housing development is being built on land that was formerly developed with single-family detached houses. In some neighborhoods, older homes are being demolished to allow construction of larger new homes. The possibility of redevelopment expands the potential for new development within established neighborhoods. It is important that infill development and redevelopment of small parcels be compatible with the existing older neighborhood.

Sites of less than ten acres have proved to be the most difficult to develop for age-restricted housing in a manner compatible with existing neighborhoods. Larger sites, when developed either under the conditional use provision for age-restricted housing or the PSC (Planned Senior Community) zoning district, generally have their own character and identity and can be set apart from the surrounding community by open space, perimeter setbacks, roads and other features. Although their design features are important, they are able to fit into the larger community in part because they are set apart from existing homes.

Under the Zoning Regulations in place from 2001 until 2003, R-20 (Residential – Single Detached) sites as small as four acres could be used for age-restricted housing under the conditional use provisions. (The allowed density is five dwelling units per acre and a proposed conditional use must have at least 20 units.) As a result of a particular development plan in which community residents made the case that the scale and massing of the attached senior units would not be compatible with existing homes, the County Council amended the regulations to require that the minimum development size be 50 dwelling units in the single-family detached zoning districts (RC, RR, R-20 and R-12). This requires at least a ten-acre site in R-20, where potential sites are the most likely to be found.



Increasing the minimum development size solved the immediate problem by eliminating small sites for age-restricted housing. However, this is counter to the goals of increasing the diversity and the quantity of housing designed for older adults. Design solutions are needed that allow small nodes of senior housing to be built in character with the existing neighborhood.

The existing conditional use requirements for age-restricted housing for sites smaller than ten acres, presented a number of concerns which need to be addressed:

- Attached and multifamily dwellings are permitted by the conditional use. To create small developments that fit well into existing neighborhoods of detached houses, attached dwellings and multifamily units, the landscape character of the site must be designed carefully to blend with the existing homes and yards.
- Attached and multifamily dwellings must be set back at least 75 feet from neighboring single-family residential lots. On smaller sites, the 75-foot perimeter setback takes up a greater percentage of the land, leaving less land available to design dwellings that are similar in character to the surrounding neighborhood.
- The conditional use criteria also require that a transition be provided along the perimeter of the site, either through a landscaped buffer or through compatible uses at the edges of the site. However, for small sites, there is limited room for a transition along the perimeter; the entire site must be reasonably compatible with neighboring properties.

Existing Zoning Districts for Single-Family Detached Homes

- *RC (Rural Conservation) and RR (Rural Residential): Used in western Howard County; allows rural cluster subdivisions*
- *R-20 (Residential-Single Detached): Allows single-family detached homes on 20,000 square foot lots or on lots as small as 12,000 square feet if a higher percentage of open space is provided*
- *R-12 (Residential-Single Detached): Allows single-family detached homes on 12,000 square foot lots or on lots as small as 8,000 square feet if a higher percentage of open space is provided*

Universal Design Requirements

Beginning in 2001, the Zoning Regulations required that plans for age-restricted housing show how universal design would be incorporated into the design. In the 2004 Comprehensive Zoning, the zoning districts allowing higher density senior housing were refined to require that developers comply with universal design guidelines established by the Department of Planning and Zoning. These guidelines establish two types of features:

- “Required” features are critical and relatively inexpensive as part of initial construction but would be costly to retrofit.
- “Desirable” or “Optional” features are less commonly needed and are relatively inexpensive to retrofit in the future.

The guidelines recognize that with housing costs already very high, County requirements need to focus on universal design features with the highest benefit in relation to their cost. Generally, universal design



features add very modestly to the cost of new housing, but the added costs may vary from project to project. For example, no-step entrances pose grading and drainage challenges on difficult sites and for high-density housing.

The Department of Planning and Zoning’s guidelines ensure that housing can be easily modified for residents who find themselves in need of additional features to ease accessibility later in their lives. Developers report that homebuyers in active adult communities often do not perceive themselves as needing universal design features. Nevertheless, these housing communities need to be designed to allow long-term independent living by seniors who may find that they need these features as they age.

Senior housing developers have found the County’s new universal design guidelines helpful in developing new housing products. The guidelines can be evaluated and refined, with input from builders and residents as homebuyers become more knowledgeable about the benefits of universal design and an older population demands more of these features.

PROGRAM AND POLICY RECOMMENDATIONS

Changes in land use policy and regulations are essential to fostering new senior housing in the County. The rising cost of land and its diminishing availability will require more diverse and creative design. The Department of Planning and Zoning will be the lead agency in researching and drafting land use regulations to implement many of the actions recommended in this section. The Department of Housing and Community Development or Inspections, Licenses and Permits will be key in pursuing some of the other recommendations.

Design Diversity

Goal:	<i>Modify Zoning Regulations to encourage more alternatives for 55+ housing, especially more price diversity, while ensuring that infill senior housing is a good neighbor.</i>
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Short Term Recommendations - One to Two Years

1. Allow conditional uses for smaller senior developments in RC, RR, R-20 and R-12 Districts, in conjunction with revised and enhanced design requirements. Amend the Zoning Regulations to allow developments of 20 or more dwelling units, rather than the current minimum size of 50 units.
2. In the Zoning Regulations, amend the conditional use for age-restricted housing and the PSC District to better ensure compatibility with the community, with special attention to sites that are less than ten acres. These should:
 - a. Provide clearer criteria that require the landscape character at the periphery of the site to blend with adjacent residential properties.
 - b. Establish a limit on the total building area per acre while allowing flexibility in the number of units; i.e., a greater number of units would be allowed if the units were smaller, thus fitting within a maximum building area. This would limit the intensity of development and encourage more diversity of unit size.
 - c. Limit the total building length and size for attached units, and require that residential buildings be architecturally compatible with surrounding neighborhood.
 - d. Allow fewer dwellings per acre on smaller sites.
3. Allow age-restricted housing in the form of two or more attached dwellings (multiplexes) that resemble a single-family house within single-family detached neighborhoods. Establish a maximum density and size to ensure that the building is in scale with the existing single-family detached dwellings, and require architectural design review. Examine whether this could be compatible with existing neighborhoods if allowed as a conditional use on sites as small as 20,000 square feet or as a permitted use on properties of one acre or larger.
4. Amend the conditional use for age-restricted adult housing in western Howard County to allow density of two dwelling units per acre as currently allowed on sites adjacent to B-1 or B-2

development that provide appropriate services and good pedestrian access. Consider a maximum of two dwelling units per acre, subject to Health Department requirements for water supply and septic systems.

5. Promote universal design features in new, non-age-restricted housing. Educate consumers and the construction and real estate industries regarding the benefits of universal design.
6. Create a Design Advisory Panel that, among other duties, reviews the compatibility of new age-restricted adult housing on sites within existing neighborhoods.

Mid-Term Recommendations - Two to Five Years

1. Review the universal design guidelines to determine whether they are appropriate and cost-effective.
2. Encourage and support builders to use innovative senior housing designs that can be used within Howard County. Provide sufficient flexibility in development requirements to promote creativity and innovation.
3. Research culturally-appropriate design features or services for different segments of the senior population.
4. Develop Howard County Housing Commission projects that use alternative designs such as multiplexes, cottages, zero lot line dwellings and accessory apartments.
5. Identify and evaluate incentives to encourage builders to incorporate universal design features into new housing that is not built specifically for older adults (e.g., fast tracking of building permits or fee reductions).

Volume of New Construction

Goal: <i>Allow more senior housing units to be constructed, especially more affordable units.</i>
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Short Term Recommendations - One to Two Years

1. Amend the Zoning Regulations to provide more opportunity to use small, infill sites in the RC, RR, R-20 and R-12 zoning districts for age-restricted housing and to encourage creation of smaller units (see specific recommendations under Design Diversity and Compatibility).
2. Promote the creation of accessory apartments in new or existing single-family detached housing by making this option more widely known to seniors, builders, remodelers and real estate agents.
3. Consider an increase in the current allocation set-aside of 250 units per year for senior housing linking the increase to the provision of more Moderate Income Housing Units.

Long Term Recommendations - Six to Ten Years

1. In the next update of the Howard County General Plan, re-evaluate age projections and senior housing needs to determine whether allocations should be further adjusted.

Chapter 4: AFFORDABILITY

Goal: *Provide affordable and diverse housing to meet the needs of all older adults.*

BACKGROUND

Whether one desires to remain in his/her home or to purchase or rent another housing unit, affordability is one of the most difficult housing issues facing many older adults in Howard County. As the prices of new and resold units continue to escalate, fewer units remain affordable to older adults. The renovation and modification of existing housing can also be expensive.

Affordability is not an issue limited to a small percentage of older Howard County residents. In 1999, 34 percent of Howard County adults over 60 had a household income under \$29,999. There is a strong relationship between age and income:

- Younger seniors tend to have a larger income; 62% of those 60-64 earn more than \$50,000.
- Adults over age 75 are twice as likely as those between 60-74 to have incomes under \$20,000.

Income is also related to gender:

- Senior females are more likely to have annual incomes under \$20,000 with 36% of females reporting yearly income under \$20,000.
- Males are twice as likely as females to have annual incomes \$50,000 or greater with over 50% of senior men reporting incomes of at least \$50,000.



ADL covers bathing, dressing, eating, getting in and out of a bed or chair, using a toilet and general mobility inside the home. The County's over-60 age group reported that about 70 percent had no limitation, 12 percent had a single ADL limitation and 18 percent had multiple limitations. However, on average, seniors with lower incomes reported higher numbers of ADL limitations. The relationship between housing and services cannot be ignored. To provide housing appropriate for seniors, there must be reasonable provision for the services that will be needed by the residents.

ADL Distribution by Region and Income

- *Columbia and Route 1 tend to have highest percentage of older adults with ADL limitations*
- *Route 1 seniors have the highest percentage of multiple ADLs (19% report 3 or more)*
- *Seniors with incomes over \$50,000 have fewer ADL limitations compared to those with incomes between \$20,000 to \$49,999*
- *Maximum ADL limitations are reported by seniors with income less than \$20,000*

Source: 2002 Howard County Office on Aging Study of Demographics and Needs of the Senior and Middle Age Populations in Howard County

Standard measures for determining housing affordability do not generally apply to seniors, since assets play a larger role than income. Affordability is influenced by the available down payment and other demands such as health care. Equity from their prior homes and low debt enable some seniors to purchase homes that would not be affordable based only on income.

For many seniors, owning their home outright allows them to live on a modest income. The major source of affordable housing will continue to be the existing housing in Howard County. As discussed in the chapter on existing housing, financial or practical assistance with repairs and modifications, enabling seniors to remain in their existing homes, can address more of the County's housing needs than new construction.

MODERATE INCOME HOUSING UNITS

Since the adoption of the General Plan 2000, requirements for creation of Moderate Income Housing Units (MIHU) for seniors have been added to the Zoning Regulations. Generally, in any housing development that is restricted to older adults, the Zoning Regulations require that at least ten percent of the units be affordable for households with incomes between 50 and 80 percent of the median household income for the Baltimore region. (In 2004, the household income range is \$33,650-\$53,840.) These households are not eligible for low-income subsidized housing and would be priced out of much of Howard County's housing market.

The MIHU program is administered by the Department of Housing and Community Development, which qualifies potential buyers and retains enough control over the housing units to ensure that they remain affordable in successive sales.

The MIHU regulations allow developers to build some moderately priced units off-site, rather than within the development that creates the obligation. This has proven especially useful for senior developments because the condominium fees cause the monthly expenses to be too high for moderate-income purchasers. Condominium fees tend to be high because the buyers of these homes want amenities and maintenance-free living. Ideally, units would be priced so that the combination of mortgage plus fees is within the ability of moderate-income buyers to pay, but condominium fees can rise based on maintenance and repair costs.

Most of the moderate-income housing requirement is being sent off the site of the new senior developments and clustered in rental projects built by the County (but paid for by the senior housing developers). This has enabled the Department of Housing and Community Development to build two rental apartment buildings for moderate-income seniors.



Developers can also meet their MIHU obligations by the repair and renovation of existing homes. There is a required minimum

amount that must be spent on the existing dwelling to meet the obligation. To be used for senior housing, an existing home would need to be repaired and modified to meet universal design requirements, then sold to a moderate income senior. As with new units, the Department of Housing and Community Development would need to retain some ownership so that it can exercise control when the unit is sold and require its resale to a moderate-income senior.

Affordability for the 80-110 Percent Income Range

The income requirements for potential purchasers of MIHUs limit the number of potential buyers and do not serve those with incomes between 80% and 110 % of the median. Because housing prices are so high in Howard County, this group also has difficulty finding affordable housing. However, the definition of Moderate Income Housing Units corresponds to definitions used in federal and state programs, enabling the Department of Housing and Community Development to coordinate programs and combine funds from different sources. Expanding the definition to include those with higher incomes is not feasible given the requirements for federal funds, while adding an additional layer of requirements for production of housing in a certain price range would make the provision of senior housing too cumbersome.

This Senior Housing Master Plan focuses on two approaches that have the best potential to provide for the housing needs of middle-income seniors. One is to make use of the existing housing stock and assist those who wish to age in place. The second is to encourage production of more senior housing and a greater variety of housing for seniors by encouraging accessory apartments and smaller new units.

PROGRAM AND POLICY RECOMMENDATIONS

The creation and retention of a sufficient number of affordable housing units remains the primary challenge. New approaches must be considered. For most of these, the Department of Housing and Community Development will be the primary agency coordinating and implementing the recommended actions. In a few areas, the Department of Planning and Zoning will be the lead agency.

Regulatory Incentives for Moderate Income Housing Units

Goal: *Provide zoning and regulatory incentives and standards to encourage the creation of more Moderate Income Housing Units (MIHUs).*

Short Term Recommendations - One To Two Years

1. Consider zoning incentives to increase the number of Moderate Income Housing Units in age-restricted housing allowed by conditional use or in zoning districts that allow age-restricted housing. Research and evaluate possibilities to include:
 - a. In age-restricted developments allowed by conditional use, eliminate the required indoor community space if a higher percentage of MIHUs are provided or if the site is within two miles of a Senior Center. For larger age-restricted developments allowed under the conditional use, allow higher density as an incentive for increased MIHU percentage.
 - b. Allow additional density in the PSC (Planned Senior Community) zoning district if a higher percentage of MIHUs are provided but with increased setbacks or buffering from surrounding properties.
2. Consider increasing the allocation set-aside for senior housing above 250 units per year with a higher percentage of required MIHUs. (Discussed in more detail under New Housing).

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3. Continue to allow the MIHU obligation associated with senior housing to be satisfied through renovation and modification of existing homes.
 4. Require the MIHU obligation associated with senior housing, if satisfied through renovation and modification of existing homes, be retained for seniors only.
 5. Consider revisions to the Zoning Regulations to encourage some of the new market-rate dwellings to be built as smaller units (see more detail in the section on New Housing).
 6. Support acquisition of accessible housing units (such as ranch houses) that can be maintained as affordable units by the Howard County Housing Commission and nonprofit housing providers.

Financial Incentives for Moderate Income Housing Units

<p>Goal: <i>Establish financial incentives for the creation of more MIHUs and to keep more senior housing affordable.</i></p>
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Short Term Recommendations - One To Two Years

1. Create a Housing Trust Fund to increase the supply of affordable senior housing through new construction or modification of existing homes using fees paid in lieu of providing required moderate income housing, bonds, transfer taxes and County general funds as funding sources.
2. Using the Howard County Housing Commission, acquire houses that can be renovated to incorporate universal design elements and sell or rent the homes to moderate-income seniors.
3. Establish a loan pool with private lenders to facilitate and help underwrite acquisition of houses that are affordable to moderate-income seniors.

Mid-Term Recommendations - Three to Five Years

1. Consider enactment of Tax Increment Funding legislation for the construction of new, affordable units.
2. Consider a tax abatement or credit for improvements where the dwelling is maintained as an affordable unit. Use the Department of Housing and Community Development MIHU program to enforce the restriction that the dwelling be sold or rented as an affordable unit.
3. Consider means to provide tax relief to moderate-income renters of age-restricted units, parallel to the real estate tax relief provided to homeowners with incomes below a certain threshold.
4. Evaluate the schools' portion of the \$1.80 excise tax obligation (\$1.00 per square foot) on MIHUs for seniors if more MIHUs are provided than are required for the particular development.